

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
**701 MARKET STREET SUITE- 5000**  
**PHILADELPHIA, PA 19106**  
[www.kmlawgroup.com](http://www.kmlawgroup.com)

October 25, 2021

Brad J. Sadek Esq.  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**  
PENNSYLVANIA HOUSING FINANCE AGENCY vs. Ardena Y. Starks  
Case No. 20-13580 ELF  
Last 4 Digits of Loan No. 3906

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice. The amount in default is itemized as follows:

- Regular mortgage payments for the months of August 2021 through October 2021, in the amount of \$618.00 per month;
- Less Debtor Suspense credit in the amount of \$41.00;

**The total due is \$1,813.00 and must be received on or before November 9, 2021 .**

- The monthly payment for November 2021, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

Only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** Cash or personal checks will not be accepted. If you have proof that payments were made, fax that proof to our office at **215-627-7734**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
**/s/ Rebecca A. Solarz Esquire**  
Rebecca A. Solarz Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-825-6327

cc: Ardena Y. Starks